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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Julius	
Write the name that is on your government-issued	First name	First name
picture identification (for	Middle name	Middle name
example, your driver's	Sutton	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Julius First Name	Sutton Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		717 E 105th St Number Street	Number Street
		Chicago Illinois 60628	
		City State Zip Code Cook	City State Zip Code
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have	Check one: Over the last 180 days before filing this petition, I have
	to me for bankruptcy	lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		Thave another reason. Explain. (See 20 S.S.C. 98 1450.)	Thave another reason. Explain. (Gee 20 0.0.0. §§ 1400.)

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De	ebtor 1 Julius			Case number (if kno	wn)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief descrip Bankruptcy (Form B2010)). Also Chapter 7 Chapter 11 Chapter 12 Chapter 13			c. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details about how yo cashier's check, or money may pay with a credit card. I need to pay the fee in in Individuals to Pay Your F. I request that my fee be judge may, but is not request the official poverty line the	ou may pay. Typically, if you order If your attorney is dor check with a pre-printer or check with a printer or check with a pre-printer or check with	ou are paying the submitting your ed address. this option, sig fficial Form 103 this option only d may do so onl ze and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	No. Go to line 12	Statement About an Eviction		you want to stay in your residence? St You (Form 101A) and file it with

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Debtor 1 Julius Sutton Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Julius Sutton Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Al	bout Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	ou must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, but I do not have a npletion.		counseling ager	ring from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			ne 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required counseling beca	d to receive a briefing about credit ause of:
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 Julius Sutton Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Julius Sutton Signature of Debtor 1 Signature of Debtor 2 Executed on _ 12/2/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Julius		Sutton	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	. ,			ules filed with the petition is incorrect.
attorney, you do not	•	, , , , , , , , , , , , , , , , , , ,		
need to file this page.	/s/ Alexander Prebe	r	Date	12/2/2017
	Signature of Attorney			M / DD / YYYY
	o.ga.a.o o. /oo,			
	Alexander Preber			
	Printed name			
	0 11 5			
	Semrad Law Firm Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Onetest about	0400074070		
	Contact phone	3122374979	Email address	apreber@semradlaw.com
	D			
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Julius		Sutton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$4,075.00
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$4,075.00
Part 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$14,683.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	·
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$6,900.00
Your total liabilities	\$21,583.00
	<u>-</u>
Cummarize Vous Income and Evpenses	
Part 3: Summarize Your Income and Expenses	
Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,614.17
1. Schedule I: Your Income (Official Form 106I)	\$2,614.17

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Debtor 1 Julius Sutton _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,466.24 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information	to identify your c	ase:					
Debtor 1	Julius				Sutton			
Debtor 2	First	Name	Middle N	ame	Last Name			
(Spouse, if fil	ling) First	Name	Middle N	ame	Last Name			
United Sta	ates Bankrup	tcy Court for the:	Northern		District of Illinois			
Case num	ıber				(State)			
Officia	ıl Form	106A/B						Check if this is an amended filing
Sched	dule A	/B: Prope	erty					12/1
category v responsibl write your	where you t e for supply name and	hink it fits best. E ying correct infor case number (if k	Be as complete a mation. If more s known). Answer e	nd ac pace very	asset only once. If an asset fits in m ccurate as possible. If two married pe is needed, attach a separate sheet t question. or Other Real Estate You Own or	eople ar	re filing together, both a form. On the top of any a	are equally
			·		y residence, building, land, or similar			
V	No. Go to I	Part 2			· · · · · · · · · · · · · · · · · · ·			
	Yes. Where	is the property?						
1.1	Street addre	ess, if available, or	other description	Wha	at is the property? Check all that apply Single-family home Duplex or multi-unit building	<i>'</i> .	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D: iims Secured by Property.</i>
					Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number City	Street State	Zip Code		Land Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
				one	o has an interest in the property? Che. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		Check if this is co (see instructions)	ommunity property
				Oth	er information you wish to add abou	t this it	em, such as local	
If you	own or have	e more than one, li	et horo:	pro	perty identification number:			
1.2		ess, if available, or		Wha	at is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative	/ .	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> aims <i>Secured by Property.</i> Current value of the portion you own?
					Manufactured or mobile home		————	—————
	Number	Street State	Zip Code		Land Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
	City	State	Zip Gode	one	o has an interest in the property? Ch		(see instructions)	ommunity property

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Debtor 1	Julius First Name	Middle Name	Sutton Last Name	Case numbe	r (if known)	
1.3	et address, if available, or oth		What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	арріу.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nun City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
]]]]	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and	other	Check if this is co (see instructions)	mmunity property
	the dollar value of the port ve attached for Part 1. Wri	tion you own for a te that number h	.			
Do you ow you own t		equitable interest ou lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executor	-	-	
Uars, va No ✓ Ye		ity vernoles, motore	oyules			
3.1	Make Model: Year:	Ford Escape 2010	Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> nims Secured by Property.
	Approximate mileage: Other information:	180000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an		Current value of the entire property? \$2415.00	Current value of the portion you own? \$2415.00
3.2	Make Model: Year:		who has an interest in the propone.		the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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			er (if known)	
	First Name Middle Name	e Last Name		
3.3	Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Pur ured claims on <i>Schedule E</i> aims <i>Secured by Property</i> .
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
3.4	Make	Who has an interest in the property? Check	Do not deduct secured	claims or exemptions. Pur
	Model:	one.		red claims on Schedule D
	Year:	Debtor 1 only	Creditors Who Have Cla	aims Secured by Property.
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see instructions)		
└ 4.1	Yes			
		Who has an interest in the property? Check		·
	Make Model: Year:	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	red claims on <i>Schedule L</i>
	Model:	one.	the amount of any secu	ıred claims on <i>Schedule L</i>
	Model: Year:	one. Debtor 1 only	the amount of any secu Creditors Who Have Cla	ured claims on Schedule Laims Secured by Property.
	Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule Laims Secured by Property. Current value of the
	Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule Laims Secured by Property. Current value of the
4.2	Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	ured claims on Schedule Laims Secured by Property. Current value of the portion you own? claims or exemptions. Pu
4.2	Model: Year: Approximate mileage: Other information: Make Model:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	the amount of any secucreditors Who Have Classifications. Current value of the entire property? Do not deduct secured the amount of any secured.	claims or Schedule Laims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Laims.
4.2	Model: Year: Approximate mileage: Other information: Make Model: Year:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	the amount of any secucreditors Who Have Classifications. Current value of the entire property? Do not deduct secured the amount of any secured.	claims or Schedule Laims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Laims.
4.2	Model: Year: Approximate mileage: Other information: Make Model:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	the amount of any secucreditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Class Current value of the	Current value of the portion you own? claims or exemptions. Pured claims on Schedule Enims Secured by Property. Current value of the
4.2	Model: Year: Approximate mileage: Other information: Make Model: Year:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	the amount of any secucreditors Who Have Classifications who Have Classifications are considered to the amount of any secucreditors Who Have Classifications who have Class	claims on Schedule Laims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Laims Secured by Property.
4.2	Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secucreditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Class Current value of the	claims or exemptions. Pured claims or exemptions. Pured claims or Schedule I claims or Schedule I claims or Schedule I claims Secured by Property. Current value of the
4.2	Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	the amount of any secucreditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Class Current value of the	claims or exemptions. Pured claims or exemptions. Pured claims or exemptions. Pured claims or exemptions. Pured claims on Schedule Laims Secured by Property. Current value of the
	Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	the amount of any secucreditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classes Current value of the entire property?	claims or exemptions. Pured claims or exemptions. Pured claims or exemptions. Pured claims or exemptions. Pured claims on Schedule Laims Secured by Property. Current value of the

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Sutton Debtor 1 Julius Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Household Goods \$150.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used mobile phone, \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jeweley \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1050.00 for Part 3. Write that number here

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Debtor 1 Julius Sutton Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$10.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Citi Bank (Direct Deposit) \$600.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb.	tor 1 Julius		Sutton	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfe	' checks, promissory no	tes, and money orders.	
	✓ No Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		o), thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	-	1 22 2		
	Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:		
	separately.	. ,			
		Pension plan: IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so tha with landlords, prepaid rent, publ			
	Yes	Electric:			
	_	Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	o you, either for life or fo	r a number of years)	
	✓ No Yes	Issuer name and description:			

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Debte	or 1 Julius		Sutton	Case number (if known)	
24.	First Name Interests in an	Middle N education IRA, in an acco		under a qualified state tuition program.	
		0(b)(1), 529A(b), and 529(b		,	
	✓ No Yes	nstitution name and descrip	tion. Separately file the records of any in	terests.11 U.S.C. § 521(c):	
	_				
	_				
25.	Trusts, equitab exercisable for		roperty (other than anything listed in	line 1), and rights or powers	
	✓ No				
	Yes. Describ	De			
0.0	Detents served			1	
26.			secrets, and other intellectual proper s, proceeds from royalties and licensing		
	No				
	Yes. Describ	oe			
27.	Licenses franc	hises, and other general	intangihlas		
21.	-	•	es, cooperative association holdings, liq	uor licenses, professional licenses	
	✓ No				
	Yes. Describ	oe			
Mon	ev or property	owed to you?			0
IVICH					Current value of the
IVIOI	oy or property	onou to you.			Current value of the portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owe	·			portion you own?
	Tax refunds owe	ed to you		Fallert	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owe ✓ No Yes. Give sp about t	ed to you ecific information hem, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owe ✓ No Yes. Give sp about t you alro	ed to you		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owe No Yes. Give sp about to you alro and the	ed to you ecific information hem, including whether eady filed the returns			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe No Yes. Give sp about t you alro and the	ecific information hem, including whether eady filed the returns e tax years	oousal support, child support, maintena	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about t you alro and the Family support Examples: Past d	ecific information hem, including whether eady filed the returns tax years	oousal support, child support, maintena	State: Local: unce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about t you alro and the Family support Examples: Past d	ecific information hem, including whether eady filed the returns e tax years	oousal support, child support, maintena	State: Local: Ince, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owe No Yes. Give sp about t you alro and the Family support Examples: Past d	ecific information hem, including whether eady filed the returns tax years	pousal support, child support, maintena	State: Local: Ince, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owe No Yes. Give sp about t you alro and the Family support Examples: Past d	ecific information hem, including whether eady filed the returns tax years	pousal support, child support, maintena	State: Local: Ince, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about t you alro and the Family support Examples: Past d	ecific information hem, including whether eady filed the returns tax years	pousal support, child support, maintena	State: Local: Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give sp about t you alreand the Family support Examples: Past d No Yes. Give sp	ecific information hem, including whether eady filed the returns tax years	oousal support, child support, maintena	State: Local: Ince, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give sp about t you alro and the Family support Examples: Past d ✓ No Yes. Give sp Other amounts Examples: Unpair	ecific information hem, including whether eady filed the returns a tax years	pousal support, child support, maintena e payments, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give sp about t you alro and the Family support Examples: Past d ✓ No Yes. Give sp Other amounts Examples: Unpair	ecific information hem, including whether eady filed the returns a tax years	e payments, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give sp about t you alread the Family support Examples: Past d ✓ No Yes. Give sp Other amounts Examples: Unpair Social	ecific information hem, including whether eady filed the returns tax years ue or lump sum alimony, specific information	e payments, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Julius		Sutton	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disa		alth savings account (HSA); credit,	nomeowner's, or renter's insurance	
	Yes. Name the ins		Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficial property because som	ry of a living trust, expect	someone who has died proceeds from a life insurance police	cy, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and to set off claims	d unliquidated claims o	f every nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets	you did not already list			
	No Yes. Describe				
36.		-	m Part 4, including any entries f		\$610.00
Part	5: Describe Any F	Rusiness-Related Pro	operty Vou Own or Have an I	nterest In. List any real estate in Pa	ort 1
					41 % 11
37.	No. Go to Part 6. Yes. Go to line 38		iterest in any business-related p	roperty?	Current value of the portion you own? Do not deduct secured claims
38.	Accounts receivable	or commissions you alr	eady earned		or exemptions
	No Yes. Describe				
39.		rnishings, and supplies	e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ek	ectronic devices
	✓ No Yes. Describe]

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Debt	tor 1 Julius	Sutton	Case number (if known)	
40	First Name Middle Nam Machinery, fixtures, equipment, supplies yo		trade	
	✓ No	,,,,		
	Yes. Describe			
41.	Inventory			
	No No			
	Yes. Describe			
	—			
42.	Interests in partnerships or joint ventures			
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			_
	them			
43. (Customer lists, mailing lists, or other compil	ations		<u> </u>
	✓ No			
	Yes. Do your lists include personally identif	fiable information (as defined in 11 U.S.	.C. § 101(41A))?	
	☐ No			
	Yes. Describe			
11	Any business-related property you did not a	already list		
77.	- No	ineauy not		
	✓ No Yes. Give specific			
	information			<u> </u>
				<u> </u>
				
45. A	dd the dollar value of all of your entries from	Part 5, including any entries for pa	ges you have attached	
for Pa ▶	art 5. Write that number here			
Part	6: Describe Any Farm- and Commerc		ou Own or Have an Interest In.	
	If you own or have an interest in farmland, list	it in Part 1.		
46.	Do you own or have any legal or equitable i	nterest in any farm- or commercial	fishing-related property?	Command value of the
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	✓ No			
	Yes. Describe			

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Debto	or 1 Julius First Name	Middle Name	Sutton Last Name	Case number (if known)	
48.		wing or harvested	Last Ivallie		
	✓ No				
	Yes. Describe				
49.	Farm and fishing	equipment, implements, machinery, fixtu	ires, and tools of trade		
	✓ No				
	Yes. Describe				
50	Form and fishing	supplies, chemicals, and feed			
30.	No No	supplies, chemicals, and leed			
	Yes. Describe				
	_				
51.	Any farm- and co	mmercial fishing-related property you di	d not already list		
	✓ No				
	Yes. Describe				
		e of all of your entries from Part 6, includi		you have attached	
for Pa	rt 6. Write that n	umber here			<u> </u>
Part 7	Describe A	Il Property You Own or Have an Inte	rest in That You Did N	Jot List Above	
		er property of any kind you did not already		tot List Abovo	
		tickets, country club membership			
	✓ No Yes. Give spe	cific			<u> </u>
	information	omo			
E4 A4	والمالية والمالية	a of all of communication from Dant 7. Write t			
54. A0	ia the dollar valu	e of all of your entries from Part 7. Write t	nat number nere		
Part 8	List the Tot	als of Each Part of this Form			
55. P	art 1: Total real	estate, line 2			
56 n	art 2 total vehicle	es line 5			
		nal and household items, line 15	\$2415.00	-	
	•	cial assets, line 36	\$1050.00	-	
		ess-related property, line 45	\$610.00	-	
		and fishing-related property, line 52		-	
		property not listed, line 54		-	
		perty. Add lines 56 through 61	ф4075 00		. 0.4075.00
		• • • • • • • • • • • • • • • • • • • •	\$4075.00	Copy personal property total	+ \$4075.00
					\$4075.00
63. Tc	otal of all propert	y on Schedule A/B. Add line 55 + line 62			

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-ill in	this information to identify your case	e:		
Debto	or 1 Julius First Name	Middle Neme	Sutton Last Name	
Debto		Middle Name	Last Name	
Spous	e, if filing) First Name	Middle Name	Last Name	
Jnited	d States Bankruptcy Court for the: N	Northern [District of Illinois	
	number		(State)	
fknow	vn)			Check if this
)ff	icial Form 106C			amended filin
ich	edule C: The Prope	rty You Claim a	as Exempt	0-
212			u may claim the full fair market	
ne ai nx-ei ndei our (mount of any applicable statut xempt retirement funds—may	ory limit. Some exempt be unlimited in dollar a on to a particular dollar the applicable statuto. Claim as Exempt	tions—such as those for health amount. However, if you claim a r amount and the value of the pr ry amount.	value of the property being exempted up aids, rights to receive certain benefits, an an exemption of 100% of fair market value operty is determined to exceed that amou
ne ai ix-ei ndei our (Part	mount of any applicable statut xempt retirement funds—may r a law that limits the exemptic exemption would be limited to 1: Identify the Property You C	ory limit. Some exempt be unlimited in dollar a on to a particular dollar the applicable statutor. Claim as Exempt aiming? Check one only, e	ations—such as those for health amount. However, if you claim a ramount and the value of the prory amount. If your spouse is filing with you.	aids, rights to receive certain benefits, an exemption of 100% of fair market value
ne ai ix-ei ndei our (Part	mount of any applicable statut xempt retirement funds—may r a law that limits the exemptic exemption would be limited to It Identify the Property You County Set of exemptions are you clean	ory limit. Some exempt be unlimited in dollar a on to a particular dollar the applicable statutor claim as Exempt aiming? Check one only, e eral nonbankruptcy exempt	tions—such as those for health amount. However, if you claim a r amount and the value of the prry amount. I wen if your spouse is filing with you. ptions. 11 U.S.C. § 522(b)(3)	aids, rights to receive certain benefits, an an exemption of 100% of fair market value
ne ai ax-e: ndei our (art	mount of any applicable statut xempt retirement funds—may r a law that limits the exemptic exemption would be limited to 1: Identify the Property You Co Which set of exemptions are you cl You are claiming state and federal You are claiming federal exemptions	ory limit. Some exemple be unlimited in dollar and to a particular dollar the applicable statutor. Claim as Exempte aiming? Check one only, elevations. 11 U.S.C. § 522(b)	tions—such as those for health amount. However, if you claim a r amount and the value of the prry amount. I wen if your spouse is filing with you. ptions. 11 U.S.C. § 522(b)(3)	aids, rights to receive certain benefits, an an exemption of 100% of fair market value operty is determined to exceed that amon
ne ai ax-e. ndei our (art : [[[[]	mount of any applicable statut xempt retirement funds—may r a law that limits the exemptic exemption would be limited to 1: Identify the Property You Co Which set of exemptions are you cl You are claiming state and federal You are claiming federal exemptions	cory limit. Some exemple be unlimited in dollar as on to a particular dollar the applicable statutor. Claim as Exempt aiming? Check one only, eleval nonbankruptcy exemple tions. 11 U.S.C. § 522(b) ale A/B that you claim as elevated.	Amount of the exemption you claim. Amount of the exemption you claim. Amount of the exemption you claim.	aids, rights to receive certain benefits, an exemption of 100% of fair market value coperty is determined to exceed that amount of the second
e ainx-e. nderinder art L. V. E. C. E.	mount of any applicable statut xempt retirement funds—may r a law that limits the exemptic exemption would be limited to limited li	cory limit. Some exemple be unlimited in dollar at on to a particular dollar the applicable statutor. Claim as Exempt aiming? Check one only, eleval nonbankruptcy exemple tions. 11 U.S.C. § 522(b) ale A/B that you claim as easied. Current value of the portion you own Copy the value from	Amount of the exemption you claim. Amount of the exemption you claim. Amount of the exemption you claim.	m Specific laws that allow exemption. 735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
e ain an ain ain ain ain ain ain ain ain	mount of any applicable statut exempt retirement funds—may real aw that limits the exemption would be limited to exemption would be limited to exemption would be limited to limited limited to limited limit	cory limit. Some exemple be unlimited in dollar as on to a particular dollar the applicable statutor. Claim as Exempt aiming? Check one only, everal nonbankruptcy exemple potions. 11 U.S.C. § 522(b) and Current value of the portion you own Copy the value from Schedule A/B \$2,415.00	ations—such as those for health amount. However, if you claim as a mount and the value of the programment. I wen if your spouse is filing with you. Sptions. 11 U.S.C. § 522(b)(3) (2) Exempt, fill in the information below. Amount of the exemption you claim. Check only one box for each exemption of the exemption you claim. Amount of the exemption you claim.	m Specific laws that allow exemption. 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)
e an axx-e. Part 1. \ \[\begin{align*} \text{E} & \t	mount of any applicable statut xempt retirement funds—may r a law that limits the exemptic exemption would be limited to limited limited to limited limi	cory limit. Some exemple be unlimited in dollar as on to a particular dollar the applicable statutor. Claim as Exempt aiming? Check one only, eteral nonbankruptcy exemple otions. 11 U.S.C. § 522(b) alle A/B that you claim as exempted. Current value of the portion you own Copy the value from Schedule A/B	ations—such as those for health amount. However, if you claim as a mount and the value of the programment. I wen if your spouse is filing with you. Sptions. 11 U.S.C. § 522(b)(3) (2) Exempt, fill in the information below. Amount of the exemption you claim. Check only one box for each exemption of the exemption you claim. Amount of the exemption you claim.	m Specific laws that allow exemption. 735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)

☐ No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Julius Sutton Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$150.00 description: **✓** \$150.00 **Used Household Goods** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$600.00 description: **✓** \$600.00 Other financial account, 100% of fair market value, up to any Citi Bank (Direct applicable statutory limit Deposit) Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief description: \$300.00 **✓** \$300.00 Used mobile phone, 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$100.00 description: \$100.00 **Used Jeweley** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$10.00 **✓** \$10.00 Cash in hand

100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

16

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Fill in	this infor	mation to identify your ca	se:				
Dobto	1	lulius		Cutton			
Debto	or i	Julius First Name	Middle Name	Sutton Last Name			
Debto	or 2	i iist i vaiiio	Wilddle Harrie	Last Name			
	e, if filing)	First Name	Middle Name	Last Name			
United	d States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case (If know	number vn)			(State)			
Off	icial	Form 106D					Check if this is a amended filing
Scl	hedu	le D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/1
more s	space is	-		e are filing together, both are equanum e and attach it to the	•		
1.	Do any d	reditors have claims se	ecured by your proper	ty?			
Г	□ No. 0	Check this box and subm	nit this form to the court v	with your other schedules. You hav	e nothing else to rep	ort on this form.	
į	_	Fill in all of the information		•	· ·		
Part	1: List	All Secured Claims					
2.		secured claims. If a credit			Column A	Column B	Column C
	•		•	ticular claim, list the other creditors order according to the creditor's	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	CREDIT	ACCEPTANCE	Describe the property	that secures the claim:	\$11,983.00	\$2,415.00	\$9,568.00
	Creditor's			that secures the claim.			· <u> </u>
	PO BO		2010 Ford Escape As of the date you file	the claim is: Check all that apply.			
			Contingent	, , , , , , , , , , , , , , , , , , , ,			
	Southfie	eld MI 48037	Unliquidated				
	City	State ZIP Code	Disputed				
		ves the debt? Check one.					
	✓ Deb	otor 1 only	Nature of lien. Check a	all that apply.			
		otor 2 only otor 1 and Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
		east one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
		another	Judgment lien from	n a lawsuit			
		eck if this claim relates a community debt	Other (including a ri	ight to offset)			
	Date de incurre	ebt was 3/2017	Last 4 digits of accou	nt number1610			
2.2	City of C	Chicago - Dep't of	Describe the property	that secures the claim:	\$2,700.00	\$2,415.00	\$285.00
	Creditor's		Ford Escape Value: \$2				
	PO Box Numb		Contingent	, the claim is: Check all that apply.			
			Unliquidated				
	Chicago		Disputed				
	City Who ow	State ZIP Code ves the debt? Check one.	Nature of lien. Check a	all that apply			
		otor 1 only		made (such as mortgage or secured			
	Deb	otor 2 only	car loan)	made (such as mongage of secured			
	Deb	otor 1 and Debtor 2 only	Statutory lien (such	as tax lien, mechanic's lien)			
	At le	east one of the debtors	Judgment lien from	n a lawsuit			
		eck if this claim relates	Other (including a ri	ight to offset)			
		community debt	Last 4 digits of accou	nt number			
	incurre	d					
		Add the dollar value of y	our entries in Column A	A on this page. Write that number	\$14,683.00		

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Debtor 1 Julius Sutton Case number (if known) Middle Name First Name Last Name List Others to Be Notified for a Debt That You Already Listed Part 2: Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page. On which line in Part 1 did you enter the creditor? 1 HARRIS & HARRIS LTD 2.2 Name 111 W JACKSON BLVD S-400 Last 4 digits of account number Number Street CHICAGO Illinois 60604 City State Zip Code On which line in Part 1 did you enter the creditor? Secretary of State 2.2 Name 2701 South Dirken Parkway Last 4 digits of account number Number Street Springfield Illinois 62723 State Zip Code City

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HIII II	n this infor	mation to identify your c	case:					
Deb	tor 1	Julius		Sutton				
		First Name	Middle Name	Last Name				
	tor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States E	Bankruptcy Court for the:	Northern	District of Illinois				
				(State)				
Case (If knd	e number							
		400E/E				☐ Ch	eck if this is a	n amended filing
Off	icial F	orm 106E/F				Ш	eck ii tiiis is ai	r arrierided illing
Sc	hedu	ule E/F: Cre	editors Who	Have Unse	cured Claims			12/15
Form clain	n 106Å/B) ns that are entries in t vn).	and on Schedule G: Exe e listed in Schedule D: (he boxes on the left. At	ecutory Contracts and Un Creditors Who Hold Claims	expired Leases (Official s Secured by Property.	n. Also list executory contract: Form 106G). Do not include a If more space is needed, copy top of any additional pages, v	ny credito the Part y	ors with partia	ally secured it out, number
1.	Do any c	reditors have priority ur	nsecured claims against y	/ou?				
	No.	Go to Part 2.						
	Yes.							
2.	listed, ide As much Continuat	ntify what type of claim it as possible, list the claims tion Page of Part 1. If mo	is. If a claim has both priori	ty and nonpriority amounding to the creditor's nan particular claim, list the o		both priorit	ty and nonpric	ority amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debte	or 1 Julius First Name Middle Name	Sutton Last Name	Case number (if known)	
Port 9				
[Do any creditors have nonpriority unsecured claims a No. You have nothing to report in this part. Subm	gainst you?	e court with your other schedules.	
4. L	ist all of your nonpriority unsecured claims in the alunsecured claim, list the creditor separately for each claim.	For each claim lis	r of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
				Total claim
4.1	CONTRACT CALLERS INC Nonpriority Creditor's Name		Last 4 digits of account number 0200	\$517.00
	501 GREENE ST FL 3 Number Street		When was the debt incurred?10/2015	
			As of the date you file, the claim is: Check all that apply.	
	AUGUSTA Georgia 3090	1	Contingent	
	City State Zip Co	ode	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	<u> </u>		Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community deb	t	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		001 Collection; Collecting for	
	✓ No	'	ORIGINAL CREDITOR: PEOPLES Other. Specify GAS LIGHT AND COKE	
	Yes		' '	
4.2	CREDITORS DISCOUNT & A		Last 4 digits of account number 4796	\$508.00
	Nonpriority Creditor's Name 415 E MAIN ST		When was the debt incurred? 9/2016	
	Number Street			
			As of the date you file, the claim is: Check all that apply. Contingent	
	STREATOR Illinois 6136	4		
	City State Zip Co	ode	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community deb	+	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		001 Collection; Collecting for	
	✓ No	ı	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Yes		Trimeri Brin	
4.3	CREDITORS DISCOUNT & A		Last 4 digits of account number 0000	\$302.00
	Nonpriority Creditor's Name		Last 4 digits of account number 9089 When was the debt incurred? 3/2012	
	415 E MAIN ST Number Street			
			As of the date you file, the claim is: Check all that apply.	
	STREATOR Illinois 6136	4	Contingent	
	City State Zip Co	ode	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	<u>'</u>		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community deb ls the claim subject to offset?		debts 001 Collection; Collecting for	
	No		ORIGINAL CREDITOR: MEDICAL	
	Yes		Other. Specify PAYMENT DATA	

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 Debtor 1 First Name
 Julius
 Sutton
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	CREDITORS DISCOUNT & A Nonpriority Creditor's Name 415 E MAIN ST Number Street	Last 4 digits of account number 9543 When was the debt incurred? 4/2012 As of the date you file, the claim is: Check all that apply.	\$201.00
	STREATOR Illinois 61364 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts □ 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
4.5	HONOR FIN Nonpriority Creditor's Name 1731 Central Number Street Evanston Illinois 60201 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	When was the debt incurred? 6/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 42 Automobile	\$4,953.00
4.6	MERCHANTS CREDIT GUIDE Nonpriority Creditor's Name 223 W JACKSON BLVD STE 7 Number Street CHICAGO Illinois 60606 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Last 4 digits of account number 2846 When was the debt incurred? 11/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$419.00

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Debtor 1 Julius Sutton Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purpos	es only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			T .1.1.1.1	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$6,900.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$6,900.00	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Julius		Sutton	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	cument ray	JC 23 (01 03
Fill	in this infor	mation to identify your c	ase:			
Deb	otor 1	Julius		Sutton		
		First Name	Middle Name	Last Name		_
	otor 2					_
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Uni	ted States B	Sankruptcy Court for the:	Northern	District of Illinois		_
				(State)		
	se number lown)	-				_
						Check if this is an
						amended filing
Of	ficial	Form 106H				
Sc	hedul	e H: Your Cod	lebtors			12/15
the c know	Do you ha No Yes	he boxes on the left. At r every question. ve any codebtors? (If yo	tach the Additional Page	to this page. On the not list either spouse as	top of an	
2.	Idaho, Lou		lived in a community pro xico, Puerto Rico, Texas, W			nmunity property states and territories include Arizona, California,
			er spouse, or legal equiva	lent live with you at the	time?	
		No	or spouse, or legal equiva	ient iive with you at the	dirio:	
		_	v stata ar tarritarı did va	ı live?	F:::	ill in the name and current address of that person.
	Ш	res. In which communi	y state or territory did you	ı iive ?	FIII	iii in the name and current address of that person.
		Name of company of				-
		name of your spouse, i	ormer spouse, or legal equ	ivaient		
		Number Street				•
		City	State	Zip C	ode	-
	In Oak	. d. Dakallakuan 4-1	stana Banatinahudi .			and the second s
ა.	ın Column	ı ı, ııst alı of your codel	otors. Do not include you	r spouse as a codebto	r it your :	r spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this inform	ation to identify	your case:						
	<u> </u>	•	0.44	_				
Debtor 1 Juli Firs	us t Name	Middle Name	Suttor Last N	•		-		
Debtor 2	i ranio	Wildalo Parilo	Laori	· carrio			eck if this is:	
(Spouse, if filing) Firs	t Name	Middle Name	Last N	lame		· □	An amended filing	
United States Bank	ruptcy Court for	Northern	District of III	inois			A supplement showin	
the:	aproj coa. r.c.		_	State)			expenses as of the fo	llowing date:
Case number						_ .	MM / DD / YYYY	
(II KIIOWII)							IVIIVI / DD / YYYY	
Official Fo	rm 106I							
Schedule	: Your In	come						
	pace is needed a). Answer ever	•	-		_	-		-
1. Fill in your em	ployment		Debtor 1	1			Debtor 2	
information.		Employment status					- Frankriad	
If you have mor		zimproyimoni otatao	✓ Emplo	•			Employed	
•	separate page with ion about additional		☐ Not E	mployed			Not Employed	
employers.		Occupation	Chef					
Include part tim self-employed v		Employer's name	Bon Appe	etit Manag	ement C	ompany, Inc.	_	
		Employer's address	100 Hami	Iton Aven	ue			
or homemaker,	y include student if it applies.		Number Street Suite 400				Number Street	
							_	
							_	
			Palo Alto		alifornia	94301	<u> </u>	
			City	St	ate	Zip Code	City	State Zip Code
		How long employed there?	-					
Dort Or Cive D	ataila Abaut N	lanthi. In come						
Part 2: Give D	etalis About iv	Ionthly Income						
spouse unless you	are separated.	he date you file this forn	-		-			-
If you or your non more space, attac		e more than one employer, et to this form.	combine the	informat				nes below. If you ne
					For De	ebtor 1	For Debtor 2 or non-filing spouse	
				_				
		ary, and commissions (befo calculate what the monthly		2		\$2,477.56		
deductions.) I be.		calculate what the monthly		3		\$2,477.56 + \$0.00		<u> </u>

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Debtor 1 Julius	Sutton	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or	
Considerate A hour	→ 4.	\$2,477.56	non-filing spouse	
Copy line 4 here		ΨΖ,477.50		
5. List all payroll deductions:	F	#015.00		
5a. Tax, Medicare, and Social Security deductions	5a.	\$315.08		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$48.32		
5h. Other deductions. Specify:	5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + +5h$.	5f + 5g 6.	\$363.39		
7. Calculate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$2,114.17		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, an the total monthly net income.	d 8a.	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, o dependent regularly receive	ra			
Include alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	e, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any noncash assistance that you receive, such as food stamps (benefit under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:		\$0.00		
On Bandian as satisament income	8f.	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify: 2016 Pro-Rated Taxes	8h. + _	\$500.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	ı + 8h. 9.	\$500.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$2,614.17 +	=	\$2,614.17
11. State all other regular contributions to the expenses that you include contributions from an unmarried partner, members of you friends or relatives.	ır household, your d	ependents, your roomm	,	
Do not include any amounts already included in lines 2-10 or am-	ounts that are not av	anable to pay expenses	listed in <i>Schedule J.</i> 11	+ \$0.00
Specify:				- 50.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S				\$2,614.17
				Combined monthly income
13. Do you expect an increase or decrease within the year afte	r you file this form?			
✓ No.				
Yes. Explain:				

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		Docu	ment Page 32 of 6	9	
Fill in this infor	mation to identif	y your case:			
Debtor 1	Julius		Sutton		
Dobtor 0	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States E	Bankruptcy Court	for the: Northern [District of Illinois		howing post-petition chapter 13
Case number			(State)	expenses as or	the following date:
(If known)				MM / DD / YYYY	<u> </u>
Official	Form 10	6.1			
Schedul	e J: Your	Expenses			12/15
information. If		as possible. If two married people ar eeded, attach another sheet to this			
	cribe Your Ho				
1. Is this a joi		uconicia			
✓ No. Go	o to line 2				
		e in a separate household?			
	□ No	и сориние поисонени			
L	_	must file Official Forms 106J-2, Expen	acco for Congreto Household of Del	itar 2	
2. Do you hou			ises for Separate Flousefiold of Deb	101 2.	
_	e dependents? Debtor 1 and	No			
Debtor 2.	Debior Fand	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	2 years	No.
					Yes.
			Child	2 years	No. ✓ Yes.
3 Do your ex	penses include				163.
expenses o	of people other	✓ No			
than yourself an	d your	Yes			
dependent	s?				
Part 2: Esti	mate Your On	going Monthly Expenses			
	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup			
	•	h non-cash government assistance i luded it on Sc <i>hedule I: Your Incom</i> e	•		Your expenses
	I or home owner or the ground or k	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		\$400.00
If not inc	luded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Julius
 Sutton
 Case number (if known)

 Last Name
 Last Name

5. Additional mortgage payments for your residence, such as home equity loans 6. Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 7. Food and housekeeping supplies 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 10. Personal care products and services 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations	\$0.00 \$100.00 \$0.00 \$150.00 \$700.00 \$130.00 \$104.00 \$50.00
6. Utilities: 6a. Electricity, heat, natural gas 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d 7. Food and housekeeping supplies 7. 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 14.	\$100.00 \$0.00 \$150.00 \$0.00 \$700.00 \$0.00 \$130.00 \$104.00
6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d 7. Food and housekeeping supplies 7. 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 11. Medical and dental expenses 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations	\$0.00 \$150.00 \$0.00 \$700.00 \$0.00 \$130.00 \$104.00
6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d 7. Food and housekeeping supplies 7. 8. Childcare and children's education costs 8. 9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 10. 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations	\$0.00 \$150.00 \$0.00 \$700.00 \$0.00 \$130.00 \$104.00
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d 7. Food and housekeeping supplies 7. So. Childcare and children's education costs 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 10. 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations	\$150.00 \$0.00 \$700.00 \$0.00 \$130.00 \$104.00
6d. Other. Specify:	\$0.00 \$700.00 \$0.00 \$130.00 \$104.00
7. Food and housekeeping supplies 7. Southlide and children's education costs 8. Southling, laundry, and dry cleaning 9. Clothing, laundry, and dry cleaning 10. Personal care products and services 10. Southling and dental expenses 11. Medical and dental expenses 11. Southling and dental expenses 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations	\$700.00 \$0.00 \$130.00 \$104.00
8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 10. Personal care products and services 11. Medical and dental expenses 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations	\$0.00 \$130.00 \$104.00
9. Clothing, laundry, and dry cleaning 9. 10. Personal care products and services 10. 11. Medical and dental expenses 11. 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations	\$130.00 \$104.00
10. Personal care products and services 11. Medical and dental expenses 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations	\$104.00
11. Medical and dental expenses 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations	\$50.00
Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations	
14. Charitable contributions and religious donations	\$350.00
··· <u> </u>	\$0.00
	\$60.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	\$0.00
15b. Health insurance	\$0.00
15c. Vehicle insurance	\$120.00
15d. Other insurance. Specify: 15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	
Specify:	\$0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	\$0.00
17b. Car payments for Vehicle 2	\$0.00
17c. Other. Specify: 17c	\$0.00
17d. Other. Specify: 17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	
19. Other payments you make to support others who do not live with you. Specify: 19.	00.00
Specify:	\$0.00
20a. Mortgages on other property 20a	\$0.00
20b. Real estate taxes.	\$0.00
20c. Property, homeowner's, or renter's insurance	\$0.00
20d. Maintenance, repair, and upkeep expenses.	\$0.00
20e. Homeowner's association or condominium dues	

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Debtor 1 Julius	Sutton	Case number (if known)	
First Name Middle Name	Last Name		
21. Other. Specify:	<u> </u>	21	\$0.00
22. Calculate your monthly expenses.			\$2,164.00
22a. Add lines 4 through 21.			\$0.00
22b. Copy line 22 (monthly expenses for Debtor 2	,, ,,		\$2,164.00
22c. Add line 22a and 22b. The result is your mor	thly expenses.	22.	
23. Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly incom	e) from Schedule I.	23a	\$2,614.17
23b. Copy your monthly expenses from line 22 ab	ove.	23b	\$2,164.00
23c. Subtract your monthly expenses from your m	onthly income.		\$450.17
The result is your monthly net income.		23c	
For example, do you expect to finish paying for y mortgage payment to increase or decrease becau No Yes Explain here: Living with Family			

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Julius	Sutton		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	art 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and						
	that they are true and correct.							
×	/s/ Julius Sutton	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 12/2/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill in this info	ormation to identify your c	ase:					
Debtor 1	Julius		Sutton				
D.1.	First Name	Middle Nar	ne Last Nam	е			
Debtor 2 (Spouse, if filing)	First Name	Middle Nar	ne Last Nam	e			
United States	Bankruptcy Court for the:	Northern	District of Illino	is			
Case number			(State	e)			
(If known)							Charle if this is a
Official	Form 107						Check if this is a amended filing
	ent of Financia	Affaire fo	r Individuale	Eilina fo	r Bankru	ntov	04/1
	ete and accurate as po						
information.	If more space is neede	ed, attach a separa					
number (if kr	nown). Answer every q	uestion.					
Part 1: Giv	e Details About Your	Marital Status ar	nd Where You Lived	Before			
1. What is	s your current marital sta	atus?					
	arried						
	ot married						
	Harland A. ana da an an	P. adam bases	the other bases of P				
	the last 3 years, have yo	u lived anywnere o	ther than where you liv	e now?			
✓ No	o es. List all of the places yo	au lived in the leet 2	voore. De not include v	uboro vou livo	00147		
П .е	s. List all of the places yo	dived in the last 5	years. Do not include v	vilere you live	iow.		
De	ebtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same as	s Debtor 1		Same as Debtor 1
				_			_
Nu	imber Street		From	Number Stre	eet		From
_			То	-			To
Cit	y State	Zip Code		City	State	Zip Code	
	,			-	s Debtor 1		Same as Debtor 1
Nu	mber Street		From	Number Stre	eet		From
			То				To
Cit	y State	Zip Code		City	State	Zip Code	
	., Oldio	_ip 0000			State	_ip 0000	
	ne last 8 years, did you e o <i>ries</i> include Arizona, Califo						
✓ No							
انت ا	Make sure you fill out So	chedule H: Your Co	odebtors (Official Form	106H).			

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Case number (if known)

Sutton

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$18000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$9000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$5000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) Est. unemployment \$1,800.00 From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 Est. LINK \$1,164.00 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Julius

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Debtor 1 Julius Sutton _ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor 1	Julius			Su	tton	Case number	(if known)
	First Name		Middle Name	Las	st Name		
Insid corp agei	ders include your porations of whicl	relatives; an you are a for a busin	any general partners an officer, director, p ness you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	tnerships of which y more of their voting	who was an insider? /ou are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ude payments on No	debts gua	aranteed or cosigne	d by an insider.	y payments or trans	sfer any property o	n account of a debt that benefited an
	Yes. List all pay	ments tha	t benefited an ins		_		
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Julius Sutton Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debto	or 1 Julius	Sutton	Case number (if known)	
	First Name Middle Name	Last Name		
	Within 90 days before you filed for bankruptcy, accounts or refuse to make a payment becaus		ank or financial institution, set off a	ny amounts from your
1	✓ No			
	Yes. Fill in the details.			
		Describe the action th	e creditor took Date a was ta	
	Creditor's Name			
	Number Street			
	Trainibol Galoot			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
	ony onto 2.p oods			
	Within 1 year before you filed for bankruptcy, v appointed receiver, a custodian, or another off		possession of an assignee for the bei	nefit of creditors, a court-
	□ No			
L	✓ No			
[Yes			
	-			
Part 5	List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy	, did you give any gifts with a t	otal value of more than \$600 per per	son?
	✓ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates gave t gifts	
	Person to Whom You Gave the Gift			
	Person to whom You Gave the Gilt			
	Number Street			
	O't., O't., 77. O. I.			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Julius	Sutton	Case number (if kno	wn)	
	First Name Middle Name	Last Name	·	· ———	
Wit	hin 2 years before you filed for bankrupto	y, did you give any gifts or contrib	outions with a total value	of more than \$600	to any charity?
V	No				
Ë	Yes. Fill in the details for each gift or con	tribution			
	_				
	Gifts or contributions to charities	Describe what you cont	ributed	Date you	Value
	that total more than \$600			contributed	
	Charity's Name				
	Number Street				
	City State Zip Code	e			
6:	List Certain Losses				
Wit	hin 1 year before you filed for bankruptcy	or since you filed for bankruptcy,	did you lose anything be	cause of theft, fire,	other disaster, or
gar	nbling?				
V	No				
×	Yes. Fill in the details.				
Ш					
	Describe the property you lost and	Describe any insurance		Date of your	Value of property
	how the loss occurred	Include the amount that i		loss	lost
		pending insurance claims A/B: Property.	on line 33 of <i>Scriedule</i>		
		A.B. Floperty.			
Wit	List Certain Payments or Transfers hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ban ude any attorneys, bankruptcy petition prepa	nkruptcy petition?			anyone you consult
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepa No	nkruptcy petition?			anyone you consult
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a ban ude any attorneys, bankruptcy petition prepa	nkruptcy petition? rers, or credit counseling agencies fo	r services required in your b	oankruptcy.	
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepa No	nkruptcy petition? urers, or credit counseling agencies for Description and value of	r services required in your b	pankruptcy. Date payment	Amount of
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepa No	nkruptcy petition? rers, or credit counseling agencies fo	r services required in your b	Date payment or transfer	
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepa No Yes. Fill in the details.	nkruptcy petition? rers, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepa No Yes. Fill in the details. Semrad Law Firm	nkruptcy petition? urers, or credit counseling agencies for Description and value of	r services required in your b	Date payment or transfer	Amount of
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition preparing No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	nkruptcy petition? rers, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	nkruptcy petition? rers, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition preparing No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	nkruptcy petition? rers, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	nkruptcy petition? rers, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	nkruptcy petition? rers, or credit counseling agencies fo Description and value of transferred	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	nkruptcy petition? Irers, or credit counseling agencies for the properties of the p	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	nkruptcy petition? Irers, or credit counseling agencies for the properties of the p	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	nkruptcy petition? Irers, or credit counseling agencies for the properties of the p	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	Description and value of transferred Attorney's Fee - 0.00	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	Description and value of transferred Attorney's Fee - 0.00	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	Description and value of transferred Attorney's Fee - 0.00	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	Description and value of transferred Attorney's Fee - 0.00	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of transferred Attorney's Fee - 0.00	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	Description and value of transferred Attorney's Fee - 0.00	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of transferred Attorney's Fee - 0.00	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a banude any attorneys, bankruptcy petition prepared No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of transferred Attorney's Fee - 0.00	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of transferred Attorney's Fee - 0.00	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	Description and value of transferred Attorney's Fee - 0.00	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a banude any attorneys, bankruptcy petition prepared No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Description and value of transferred Attorney's Fee - 0.00	r services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you filed for bankruptcy out seeking bankruptcy or preparing a bar ude any attorneys, bankruptcy petition prepared No No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street City State Zip Code	Description and value of transferred Attorney's Fee - 0.00	r services required in your b	Date payment or transfer was made	Amount of payment

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Debt		Julius		Sutton	Case n	umber <i>(if known)</i>			
		First Name	Middle Name	Last Name					
	help	you deal with your creding include any payment or	tors or to make payme		behalf p	ay or transfer a	any property to a	anyone	who promised to
		No Yes. Fill in the details.							
				Description and value of any part transferred	oroperty		Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
	the Inclu	ordinary course of your b	usiness or financial aft and transfers made as se	ecurity (such as the granting of a sec					
				Description and value of proper transferred	erty	Describe any payments recin exchange	property or eived or debts p	oaid	Date transfer was made
		Person Who Received Tran	nsfer						
		Number Street							
		City State Person's relationship to yo	Zip Code ou						
		Person Who Received Tran	nsfer						
		Number Street							
		City State Person's relationship to yo	Zip Code ou						
	ben	hin 10 years before you fil eficiary? ese are often called asset-pro No		you transfer any property to a se	If-settle	d trust or simil	ar device of wh	ich you	are a
		Yes. Fill in the details.		Description and value of the	propert	y transferred			Date transfer was made
		Name of trust							

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Debtor 1 Julius Sutton Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Debtor 1 Julius Sutton Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1	Julius			Sı	utton	Cas	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	La	st Name					
26.	Hav	e you been a part	y in any judic	ial or administr	ative proce	eding under	any environmen	ital law? In	clude settler	nents and ord	ers.
	П	Yes. Fill in the det	tails.								
	Ч				Court or ag	ency		Nature o	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStre	et					Concluded
		•			City	State	Zip Code				_
Pari	t 11:	Give Details Al	oout Your E	Business or Co	nnections	s to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	l you own a	business or	have any of the	following c	onnections t	o any business	s?
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma	oility company (L	LC) or limiter	ed liability pa oration		ull-time or p	oart-time		
		_									
	✓	No. None of the a									
		Yes. Check all that	at apply abo	ve and fill in the	details belo	w for each b	ousiness.				
					Desci	ribe the natu	ire of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			— Nome	of account	ant or bookkeep		Dates busi	ness existed	
		City	State	Zip Code	_	or account	ant or bookkeep		From	То	
					Desci	ribe the natu	ure of the busine	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
					Name	of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desci	ribe the natu	ure of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	Stata	Zin Codo	Name	of account	ant or bookkeep	er	E.	-	
		City	State	Zip Code					From	To	

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Debte	or 1 Julius			Sutton	Case number (if known)
	First Name		Middle Name	Last Name	
	creditors, or	rs before you filed to other parties. in the details below.	or bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
				Date issued	
				_	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	_	
Part	12: Sign Bo	elow			
tr	rue and corre	ct. I understand tha case can result in fi	t making a false sta nes up to \$250,000,	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debto			Signature of Debtor 2
		Ü			Date
		Date 12/2/2017			
D	id you attach	additional pages to	Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
Ī,	✓ No				
Ē	Yes				
D	oid you pay or	agree to pay some	one who is not an at	torney to help you fill out l	pankruptcy forms?
Ī,	✓ No				
Ē	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distri	ict of Illinois	
ı re	Julius Sutton		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within or rendered or to be rendered on beha	ne year before the filing of the	petition in bankruptcy, or agreed t	to be paid to me, for services
	For legal services, I have agreed to	accept		\$4,000.00
	Prior to the filing of this statement	I have received		\$0.00
	Balance Due			\$4,000.00
2	. The source of the compensation pa	aid to me was:		
	✓ Debtor	Other (specify))	
3	. The source of the compensation pa	aid to me is:		
	✓ Debtor	Other (specify)		
4	I have not agreed to share the amembers and associates of my	above-disclosed compensation law firm.	on with any other person unless the	ey are
		aw firm. A copy of the agreem	ith a other person or persons who ent, together with a list of the nam	
5	. In return for the above-disclosed fe	e, I have agreed to render lega	al service for all aspects of the ban	kruptcy case, including:
	 a. Analysis of the debtor's final bankruptcy; 	ancial situation, and rendering	g advice to the debtor in determining	ng whether to file a petition in
	b. Preparation and filing of an	y petition, schedules, stateme	ents of affairs and plan which may	be required;
	c. Representation of the debto	or at the meeting of creditors a	and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debto	or in adversary proceedings ar	nd other contested bankruptcy ma	tters;
6	. By agreement with the debtor(s), th	e above-disclosed fee does n	ot include the following services:	
		CERTIFIC	CATION	
	certify that the foregoing is a compl tor(s) in this bankruptcy proceedings		ent or arrangement for payment to	me for representation of the
	12/2/2017		/s/ Alexander Preber	
	Date	-	Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$61.76 for expenses, leaving a balance due of \$4,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/2/2017	
Signed:		
/s/ Juliu	us Sutton	
		/s/ Alexander Preber
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Sutton, Julius	Case No.	Case No.		
	Debtor(s)				
		Chapter.	Chapter13		
	VERIFICATI	ON OF CREDITOR MAT	ΓRIX		
Th knowledge	he above named Debtors hereby verify that e.	the attached list of creditors is tr	rue and correct to the best of their		
Date:	12/2/2017	/s/ Sutton, Julius Sutton, Julius Signature of Del			

CREDIT ACCEPTANCE 25505 West 12 Mile Road Ste. 3000 Southfield, MI, 48034

HONOR FIN 1731 Central Evanston, IL, 60201

CONTRACT CALLERS INC 501 GREENE ST FL 3 AUGUSTA, GA, 30901

CREDITORS DISCOUNT & A 415 E MAIN ST STREATOR, IL, 61364

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD STE 7 CHICAGO, IL, 60606

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Secretary of State 2701 South Dirken Parkway Springfield, IL, 62723

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$61.76 for expenses, leaving a balance due of \$4,371.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/2/2017		
Signed:			_
/s/ Julius	Sutton	/s/ Alexander Preber	
Debtor(s)	Attorney for Debtor(s)	Tregate On

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

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Deb	tor 1 Julius First Name	Middle Name	Sutton Last Name	Case number (if known)	
16		North Control of the			en artiste e de desenta en el estado en estado en estado en estado en el estado en el estado en el estado en e
10.		family income that applies to y		5:	
	16a. Fill in the state in w	rnich you live.	Illinois		
	16b. Fill in the number of	of people in your household.	3		
		amily income for your state and si	Parala contra		\$78,559.00
	household	ified in the senarate instructions for	To fine	d a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	•
17.	How do the lines comp		or una ionn. This hat m	ay also be available at the bankruptcy clerk's office.	
	17a. Line 15b is les	s than or equal to line 16c. On th	e top of page 1 of this NOT fill out <i>Calculati</i>	form, check box 1, Disposable income is not determined on of Disposable Income (Official Form 122C-2).	
	17b. Line 15b is mo	ore than line 16c. On the top of p	age 1 of this form, che Calculation of Dispos	ck box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that	
Part		ommitment Period Under)(4)	
18.		e monthly income from line 11		annanasen 1. – eennemme maaneeriga 2000me 2000 voor eennemp 2000minuu ennempera	\$1,466.24
19.	Deduct the marital adju- commitment period under	ustment if it applies. If you are er 11 U.S.C. § 1325(b)(4) allows	married, your spouse it you to deduct part of y	s not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustr	ment does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$1,466.24
20.	Calculate your current	monthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$1,466.24
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your cu	urrent monthly income for the year	r for this part of the for	m.	\$17,594.88
	20c. Copy the median fa	mily income for your state and siz	e of household from l	ne 16c.	\$78,559.00
21.	How do the lines compa	are?			
	Line 20b is less than commitment period i	line 20c. Unless otherwise orderes 3 years. Go to Part 4.	ed by the court, on the	top of page 1 of this form, check box 3, The	
	Line 20b is more that 4, <i>The commitment</i>	n or equal to line 20c. Unless oth <i>period is 5 years</i> . Go to Part 4.	erwise ordered by the	court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here, I ded	clare under penalty of perjury that	the information on this	s statement and in any attachments is true and correct.	
				,	
	🗶 /s/ Julius Sutt	on Julius R. Su	Ton x		
	Signature of Deb	tor 1	3	Signature of Debtor 2	
	Date 12/2/2017		Г	Date	
	MM/DD/Y	YYY		MM/DD/YYYY	
	If you checked 17a, of If you checked 17b, f above.	lo NOT fill out or file Form 122C- ill out Form 122C-2 and file it wit	2. h this form. On line 39	of that form, copy your current monthly income from line	14

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Sutton, Julius	Case No	
Debtor(s)		Case No	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MATI	RIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tru	e and correct to the best of their
Date:	12/2/2017	/s/ Sutton, Julius Sutton, Julius Signature of Debte	Julius R Sutton

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Debtor 1			Sutton	Case number (if known)
	First Name	Middle Name	Last Name	
28. Wit cre	thin 2 years before yo editors, or other parti	ou filed for bankruptcy, did y es.	ou give a financial statem	nent to anyone about your business? Include all financial institutions
✓	No Yes. Fill in the detail	s below.		
			Date issued	
	Name		MM/DD/YYYY	.
	Number Street			
	City	State Zip Code		
Part 12:	Sign Below	·		
true a	ıkruptcy case can re: ❤	tand that making a false sta sult in fines up to \$250,000, ius Sutton	or imprisonment for up to	erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		of Debtor 1	- Now of	Signature of Debtor 2
	Date 12/2	2/2017		Date
Did ye	ou attach additional	pages to Your Statement of	Financial Affairs for Indivi	iduals Filing for Bankruptcy (Official Form 107)?
	10			,
	'es			
Did ye	ou pay or agree to pa	y someone who is not an at	torney to help you fill out	bankruptcy forms?
N V	lo			
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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		Doo	cument Page (68 01 69	
Fill in this infor	mation to identify your ca	ise:			
Debtor 1	Julius		Sutton		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		
Official	Form 106Ded	2			Check if this is amended filing
Declarat	ion About an Iı	ndividual Debt	or's Schedule	s	12/1
money or prope	1341, 1519, and 3571.	n with a bankruptcy cas	e can result in fines up to	flaking a false statement, concealing o \$250,000, or imprisonment for up t	to 20 years, or both. 18
Did you pa	ay or agree to pay someo	ne who is NOT an attorn	ey to help you fill out ban	kruptcy forms?	
✓ No			•		
Yes. N	lame of person		Attach Bankruptcy . Signature (Official F	Petition Preparer's Notice, Declaration, a Form 119).	and
Under penathat they a	alty of perjury, I declare to the true and correct.	:hat I have read the sum	mary and schedules filed	with this declaration and	
Y /c/ Julius	Sutton. 1/4//11/0	1 Autton	•		

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 12/2/2017

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Debtor 1 Julius First Name	Sut Middle Name Last		number (if known)				
	restions for Reporting Purposes	t Name					
16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as							
you have?	No. Go to line 16b.	inially for a personal, fam	ny, or nousenoid	purpose."			
The state of the s	Yes. Go to line 17.						
	16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain						
· ·	money for a business or investment or through the operation of the business or investment. \sum_{1} \text{No. Go to line 16c.}						
	Yes. Go to line 17.						
With a man work and was a more.	16c. State the type of debts you o	owe that are not consumer	debts or busines	s debts.			
17. Are you filing under Chapter 7?	No. I am not filing under Chapte	r 7. Go to line 18.					
Do you estimate that after any exempt	Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?						
property is excluded and administrative	☐ No.						
expenses are paid that	Yes.						
funds will be available for distribution to							
unsecured creditors?							
18. How many creditors	☑ 1-49	1,000-5,000	VIIIVI.W	25,001-50,000			
do you estimate that	50-99	5,001-10,000		50,001-100,000			
you owe?	100-199 200-999	10,001-25,000		More than 100,000			
19. How much do you	\$0-\$50,000	\$1,000,001-\$10 m	illion 🔲	\$500,000,001-\$1 billion			
estimate your assets	\$50,001-\$100,000	\$10,000,001-\$50 r	<u></u>	\$1,000,000,001-\$10 billion			
to be worth?	\$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001-\$100	li	\$10,000,000,001-\$50 billion			
no Sasse Association many for the engineering and the contraction of the engineering of t	\$0-\$50,000	\$100,000,001-\$50		More than \$50 billion			
20. How much do you estimate your	\$50,001-\$100,000	\$1,000,001-\$10 m	السا	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion			
liabilities to be?	\$100,001-\$500,000	\$50,000,001-\$100	اسط	\$10,000,000,001-\$50 billion			
·	\$500,001-\$1 million	\$100,000,001-\$50	0 million	More than \$50 billion			
Part 7: Sign Below							
	I have examined this petition, and I correct.	declare under penalty of p	perjury that the inf	ormation provided is true and			
If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, of title 11, United States Code. I understand the relief available under each chapter, and I choose to procee							
•	under Chapter 7.			· ·			
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
* T.A. Olto							
	/s/ Julius Sutton Signature of Debtor 1	W L. VILLON ~	Signature of Debtor	2			
	Executed on12/2/2017		Executed on	Parameters 1			
	MM / DD / YY	YY		MM / DD / YYYY			